



Order Filed on March 14, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
McKENNA, DuPONT, HIGGINS & STONE, PC
Michael R. DuPont, MRD/2077
229 Broad Street
Red Bank, NJ 07701
(732) 741-6681
Attorneys for North Jersey Federal Credit Union

In Re:

Rhadames and Stephanie Rosario,

Chapter 13 Debtors.

Case No. 24-20625-JKS

Adv. No. N/A

Hearing Date:

Judge: John K. Sherwood

CONSENT ORDER TO ALLOW LATE CLAIM

The relief set forth on the follow page, numbered two (2) is hereby **ORDERED**.

DATED: March 14, 2025

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Rhadames and Stephanie Rosario; Case No. 24-20625(JKS)
Consent Order to Allow Late Claim

THIS MATTER having been brought before the Court upon agreement of North Jersey Federal Credit Union and Rhadames Rosario and Stephanie Rosario; Rhadames Rosario being indebted to North Jersey Federal Credit Union as a result of a loan; North Jersey Federal Credit Union did not receive notice of the bankruptcy filing in time to file a claim; and Debtors' having agreed to allow the claim notwithstanding its late filing; now therefore;

It is hereby **ORDERED** that North Jersey Federal Credit Union may file a general unsecured claim within seven (7) days of the date of this Order and such claim shall be paid by the Chapter 13 Trustee in accordance with the confirmed plan.

It is further **ORDERED** that nothing herein shall prohibit Debtors or the Trustee from objecting to North Jersey Federal Credit Union's claim for any reason other than that it was not timely filed.

The undersigned hereby consent to the form and entry of the within Order:

/s/ Jessica M. Minneci
Jessica M. Minneci, Esquire
Attorney for Debtors

Dated: March 13, 2025

/s/ Michael R. DuPont
Michael R. DuPont
Attorney for Creditor

Dated: March 13, 2025

In re:
Rhadames Rosario
Stephanie Rosario
Debtors

Case No. 24-20625-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 14, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Rhadames Rosario, Stephanie Rosario, 612 Mountain Avenue, Berkeley Heights, NJ 07922-2501

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2025 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Northpointe Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jessica M. Minneci	on behalf of Debtor Rhadames Rosario jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Jessica M. Minneci	on behalf of Joint Debtor Stephanie Rosario jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	

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Total Noticed: 1

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Melinda D. Middlebrooks

on behalf of Debtor Rhadames Rosario middlebrooks@middlebrooksshapiro.com
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Melinda D. Middlebrooks

on behalf of Joint Debtor Stephanie Rosario middlebrooks@middlebrooksshapiro.com
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Michael R. DuPont

on behalf of Creditor North Jersey Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Rebecca K. McDowell

on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anova@slgcollect.com

Thomas B. O'Connell

on behalf of Creditor Affinity Federal Credit Union toconnell@slgcollect.com anova@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12